

Certificate of Service Page 1 of 3
 United States Bankruptcy Court
 District of Puerto Rico

In re:
 HECTOR LUIS TORRES ROSARIO
 BETSY PEREZ DELGADO
 Debtors

Case No. 11-02578-ESL
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0104-3

User: admin
 Form ID: b9a

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Mar 30, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2011.

db/jdb	+HECTOR LUIS TORRES ROSARIO, BETSY PEREZ DELGADO, PO BOX 621, RIO BLANCO, PR 00744-0621
aty	ROBERTO FIGUEROA CARRASQUILLO, PO BOX 193677, SAN JUAN, PR 00919-3677
smg	DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg	FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
smg	PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR, SAN JUAN, PR 00918
3190720	AAA, PO BOX 70101, SAN JUAN, PR 00936-8101
3190721	+AT&T WIRELESS, PO BOX 192830, SAN JUAN, PR 00919-2830
3190722	+FIRST BANK, PO BOX 19327, SAN JUAN, PR 00910-1327
3190723	GC SERVICES, COLLECTION AGENCY DIVISION, 4330 GULFTON, HOUSTON, TX 77081
3190725	+NATIONWIDE RECOVERY SYSTEMS, AT&T MOBILITY, 2304 TARPLEY DRIVE 134, CARROLLTON, TX 75006-2470
3190726	+NCO FINANCIAL SYSTEMS, PO BOX 192478, HATO REY, PR 00919-2478
3190728	+SANTANDER, PO BOX 2199, SAN JUAN, PR 00960-2199

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	+EDI: QNRENTAS.COM Mar 30 2011 18:33:00 NOREEN WISCOVITCH RENTAS, PO BOX 20438, WEST PALM BEACH, FL 33416-0438
smg	EDI: IRS.COM Mar 30 2011 18:33:00 INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346
smg	+E-mail/Text: ustpreregion21.hr.ecf@usdoj.gov Mar 30 2011 18:39:29 US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust	+E-mail/Text: ustpreregion21.hr.ecf@usdoj.gov Mar 30 2011 18:39:29 MONSITA LECAROS ARIBAS, OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
3190724	+EDI: RESURGENT.COM Mar 30 2011 18:33:00 LVNV FUNDING LLC, CITIBANK SEARS, PO BOX 740281, HOUSTON, TX 77274-0281
3190727	EDI: RMSC.COM Mar 30 2011 18:33:00 SAM'S CLUB, PO BOX 530942, ATLANTA, GA 30353-0942
3190729	+EDI: SEARS.COM Mar 30 2011 18:33:00 SEARS, PO BOX 6189, SIOUX FALLS, SD 57117-6189
	TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3190730 ##+SECURITY CREDIT, PEP BOYS, 2612 JACKSON AVE W, OXFORD, MS 38655-5405

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

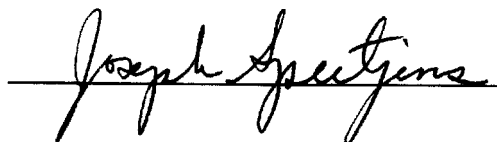
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2011

Signature:



UNITED STATES BANKRUPTCY COURT District of Puerto Rico

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/29/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

HECTOR LUIS TORRES ROSARIO
aka HECTOR L TORRES ROSARIO
PO BOX 621
RIO BLANCO, PR 00744

BETSY PEREZ DELGADO
PO BOX 621
RIO BLANCO, PR 00744

Case Number:
11-02578-ESL7

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-3853
xxx-xx-8286

Attorney for Debtor(s) (name and address):
ROBERTO FIGUEROA CARRASQUILLO
PO BOX 193677
SAN JUAN, PR 00919-3677
Telephone number: 787 744-7699

Bankruptcy Trustee (name and address):
NOREEN WISCOVITCH RENTAS
PO BOX 20438
WEST PALM BEACH, FL 33416
Telephone number: (561) 655-6909

Meeting of Creditors

Date: **May 3, 2011**

Time: **10:30 AM**

Location: **OCHOA BUILDING, 500 TANCA STREET , FIRST FLOOR, SAN JUAN, PR 00901**

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/5/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Post Office and Courthouse Building
300 Recinto Sur Street, Room 109
San Juan, PR 00901
Telephone number: (787) 977-6000

For the Court:

Clerk of the Bankruptcy Court:
CELESTINO MATTÁ-MENDEZ

Hours Open: Monday – Friday 9:00 AM – 5:00 PM

Date: 3/30/11

EXPLANATIONS

B9A (Official Form 9A) (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §§727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	